

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Albert Russo Standing Chapter 13 Trustee PO Box 4853 Trenton, NJ 08650 (609) 587-6888 Standing Chapter 13 Trustee	
In re:  John J. Payne Theresa A. Payne   Debtor(s)	Case No.: 22-15611 / MBK  Judge: Michael B. Kaplan  Chapter: 13

**CERTIFICATION OF SERVICE**

1. I, Kierstyn Buchanan, am an employee of Albert Russo, the Standing Chapter 13 Trustee in the above captioned matter.
2. On 2/25/2025, I caused a copy of the following pleadings and/or documents to be mailed to the parties listed in the chart below:

**Trustee's Certification of Default, Proposed Form of Order, Certificate of Service**

3. I hereby certify, under penalty of perjury, that the above documents were sent using the mode of service indicated.

Dated: 2/25/2025

/s/ Kierstyn Buchanan

Kierstyn Buchanan

Name and Address of Party Served	Relationship of Party to Case	Mode of Service
John J. Payne Theresa A. Payne 19 Tiller Drive Barnegat, NJ 08005	Debtor(s)	Regular Mail
Robert Cameron Legg, Esq. Oliver & Legg LLC 2240 Highway 33 Suite 112 Neptune, NJ 07753	Attorney for Debtor(s)	Regular Mail and Notice of Electronic Filing (NEF)